

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: Larry Keith Lake

CASE NO 04-91209-DML-13

CHAPTER 13

**SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Business Parcel 312 N. Collins St. Arlington, TX	Owner	-	\$15,681.00	\$400,000.00
Commercial Property 12095 Garland Rd. Dallas, TX 75218	Owner	-	\$239,160.00	\$400,000.00
			<b>\$254,841.00</b>	<b>\$800,000.00</b>

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Chase Checking Account	-	\$109,066.70
		Chase Checking Account	-	\$68,197.45
3. Security deposits with public utilities, telephone companies, landlords, and others.		TX Secretary of State	-	\$25,000.00
4. Household goods and furnishings including audio, video and computer equipment.		Household Goods and Furnishings	-	\$5,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		Clothing and personal effects	-	\$2,000.00
7. Furs and jewelry.		Jewelry	-	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Softball equipment	-	\$500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
<b>Total &gt;</b>				<b>\$210,764.15</b>

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Larry Keith Lake**

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CHAPTER **13**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
15. Accounts receivable.		VIP Finance	-	\$400,000.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
<b>Total &gt;</b>				<b>\$610,764.15</b>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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CASE NO **04-91209-DML-13**

CHAPTER **13**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible counterclaims against all lawsuits filed against debtor	-	\$0.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford Excursion	-	\$10,000.00
		99 18 ft Trailer	-	\$500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Office Equipment	-	\$9,000.00
		Office Furniture	-	\$3,000.00
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.		Arlington Location: 96 Honda Accord, \$1275 71 Pontiac Lemans, \$2250 92 Mazda 929, \$750 03 Chevrolet Cavalier, \$2800 97 Dodge Pick Up, \$1650 99 Dodge Pick Up, \$4350	-	\$33,125.00
<b>Total &gt;</b>				<b>\$666,389.15</b>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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CHAPTER **13**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		93 Infinity J30, \$750 96 Jeep Grand Cherokee, \$1250 94 Isuzu Trooper, \$1400 97 Kia Sportage, \$850 95 Ford Van Econoline, \$1750 02 Dodge Intrepid, \$2900 99 Toyota Corolla, \$1750 01 Dodge Pick Up 1500 V6, \$2450 94 Jeep Sport, \$700 96 Chrysler Seabring LX131, \$900 98 Oldsmobile Acheva SL, \$300 95 Oldsmobile Cutlass Supreme, \$300 91 Buick Park Avenue, \$250 96 Sprint Boat, \$2750 71 Monte Carlo, \$1750  Irving Location: 98 Ford Windstar GL, \$1300 98 Chrysler Seabring LXI 2DR, \$2250 98 Chevy Cavalier, \$1350 95 Dodge Van 2500, \$750 00 Kia Sephia LS, \$1700 01 Daewoo Leganza SE, \$1650  Richardson Location: 96 Lexus ES300, \$2200 86 Ford Bronco, \$1500 99 Oldsmobile Van, \$2450 03 Buick Century, \$3000 98 Ford Crown Victoria, \$1500 99 Hyundai Elantra, \$2750 79 Pontiac Bonneville, \$2500 93 Volkswagon Jetta, \$625 92 Toyota Corolla Wagon, \$850 95 Oldsmobile Aurora, \$900 98 Lincoln Mark VIII, \$2150 93 Buick Skylark, \$850 95 Ford Taurus, \$900	-	\$9,062.50
			-	\$39,975.00
<b>Total &gt;</b>				<b>\$715,426.65</b>

**UNITED STATES BANKRUPTCY COURT  
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CHAPTER **13**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		89 Nissan Pulsar, \$625 95 Nissan Pathfinder, \$1900 98 Honda Civic, \$2750 98 Volvo S70, \$3100 01 Chevy S-10, \$3400 94 Buick Century, \$850 99 Mercury Sable, \$1750 00 Mercury Cougar, \$2200 97 Chrysler Concorde, \$1050 92 Mazda 929, \$1250 91 Toyota Camry, \$750 93 Honda accord, \$950 95 Ford Taurus, \$850 89 Nissan Pulsar, \$650 95 Nissan Pathfinder, \$1900 98 Honda Civic, \$2750  Garland Location: 98 Chevrolet Cavalier, \$750 95 Saturn SL2, \$750 00 Mitsubishi Mirage, \$1500 01 Chevrolet Malibu, \$2500 57 Chevrolet Pick Up, \$3000 70 GMC Pick Up, \$2500 95 Mitsubishi 3000 GT, \$1500 94 Mazda MX6, \$650 95 Ford Crown Victoria, \$1050 80 Rolls Royce Shadwo, \$750 98 Mercury Mystique, \$850 91 Mercedes Benz 190E, \$550 02 Ford Escort, \$450 91 Chrysler 5th Avenue, \$300  Colleyville Location: 95 Infinity G20, \$1450 00 Hyundai Elantra, \$2350 01 Kia Sportage, \$3250 97 Ford Taurus, \$850	-	\$20,475.00
			-	\$23,900.00
<b>Total &gt;</b>				<b>\$759,801.65</b>

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**SCHEDULE B (PERSONAL PROPERTY)**

*Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		78 Mercedes, \$2400 94 Chevrolet Pick Up, \$1250 95 Mazda 929, \$1450 98 Volvo S70, \$2800 97 Chrysler LHS, \$2350 02 Hyundai Elantra, \$3150 92 Buick LeSabre, \$500 97 Plymouth Neon, \$750 99 Mercury Cougar, \$1650  Lewisville Location: 91 Cadillac Deville, \$900 92 Mazda MPV, \$750 92 Ford Aerostar, \$1000 93 Cadillac Seville, \$1600 93 Cadillac Seville STS, \$1000 95 Saturn SL2, \$1250 95 Nissan Sentra, \$1250 97 Saturn SL2, \$1000 97 Chevy PK 2500, \$3000 00 Hyundai Elantra, \$1500	-	\$13,250.00
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<b>Total &gt;</b>				<b>\$773,051.65</b>

**UNITED STATES BANKRUPTCY COURT  
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CHAPTER **13**

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- ☒ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Chase Checking Account	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$109,066.70
Chase Checking Account	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$68,197.45
TX Secretary of State	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$25,000.00
Household Goods and Furnishings	11 U.S.C. Sec. 522(d)(3)	\$5,000.00	\$5,000.00
Clothing and personal effects	11 U.S.C. Sec. 522(d)(3)	\$2,000.00	\$2,000.00
Jewelry	11 U.S.C. Sec. 522(d)(4)	\$1,000.00	\$1,000.00
Softball equipment	11 U.S.C. Sec. 522(d)(5)	\$500.00	\$500.00
VIP Finance	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$400,000.00
2000 Ford Excursion	11 U.S.C. Sec. 522(d)(2)	\$0.00	\$10,000.00
99 18 ft Trailer	11 U.S.C. Sec. 522(d)(2)	\$0.00	\$500.00
Office Equipment	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$9,000.00
Office Furniture	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$3,000.00
Arlington Location: 96 Honda Accord, \$1275 71 Pontiac Lemans, \$2250 92 Mazda 929, \$750 03 Chevrolet Cavalier, \$2800 97 Dodge Pick Up, \$1650	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$33,125.00
		<b>\$8,500.00</b>	<b>\$666,389.15</b>



CHAPTER 13

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Continuation Sheet No. 1

[illegible]

CHAPTER 13

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Continuation Sheet No. 2

[illegible]

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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IN RE: Larry Keith Lake

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CHAPTER 13

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

*Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
97 Ford Taurus, \$850 78 Mercedes, \$2400 94 Chevrolet Pick Up, \$1250 95 Mazda 929, \$1450 98 Volvo S70, \$2800 97 Chrysler LHS, \$2350 02 Hyundai Elantra, \$3150 92 Buick LeSabre, \$500 97 Plymouth Neon, \$750 99 Mercury Cougar, \$1650  Lewisville Location: 91 Cadillac Deville, \$900 92 Mazda MPV, \$750 92 Ford Aerostar, \$1000 93 Cadillac Seville, \$1600 93 Cadillac Seville STS, \$1000 95 Saturn SL2, \$1250 95 Nissan Sentra, \$1250 97 Saturn SL2, \$1000 97 Chevy PK 2500, \$3000 00 Hyundai Elantra, \$1500	11 U.S.C. Sec. 522(d)(5)	\$0.00	\$13,250.00
		<b>\$8,500.00</b>	<b>\$773,051.65</b>

**SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  <b>Regions Bank</b> <b>Keller Branch</b> <b>521 Keller Parkway</b> <b>Keller, TX 76248</b>	-	DATE INCURRED: NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>Business Assets</b> REMARKS:  COLLATERAL VALUE: <b>\$1,018,892.65</b>				<b>\$400,000.00</b>	
<b>Total for this Page (Subtotal) &gt;</b> <b>Running Total &gt;</b>						<b>\$400,000.00</b>	<b>\$0.00</b>
						<b>\$400,000.00</b>	<b>\$0.00</b>

\_\_\_\_ **No** \_\_\_\_ continuation sheets attached

**UNITED STATES BANKRUPTCY COURT  
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CHAPTER **13**

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

*Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).*

☐ **Wages, salaries, and commissions**

*Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925\* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

*Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).*

☐ **Certain farmers and fishermen**

*Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

*Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

*Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).*

☐ **Taxes and certain other debts owed to governmental units**

*Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).*

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

*Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).*

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

*Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.*

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)***Continuation Sheet No. 1*

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:		DATE INCURRED: <b>11/17/2004</b>					
<b>Sherman Law Firm</b> <b>1701 W. Northwest Hwy.</b> <b>Suite 280</b> <b>Grapevine, TX 76051</b>	-	CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$1,994.00</b>	<b>\$1,994.00</b>
Total for this Page (Subtotal) >						<b>\$1,994.00</b>	<b>\$1,994.00</b>
Running Total >						<b>\$1,994.00</b>	<b>\$1,994.00</b>

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>Bridget Griffin</b> <b>c/o Gerald Bates</b> <b>3200 Riverfront Drive</b> <b>Fort Worth, TX 76107</b>	-	<b>Lawsuit</b> REMARKS:			X	<b>\$5,000.00</b>
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>Citicorp Vendor Finance Inc.</b> <b>P.O. Box 7247-0322</b> <b>Philadelphia, PA 19170-0322</b>	-	<b>Rejected Lease Agreement</b> REMARKS:			X	<b>\$20,000.00</b>
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>Donald Norris</b> <b>c/o Barret Stetson</b> <b>The Oaks at Turtle Creek</b> <b>2929 Carlisle #360</b> <b>Dallas, TX 75204</b>	-	<b>Lawsuit</b> REMARKS: <b>Settled - Paid in Full</b>			X	<b>\$0.00</b>
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>EK&amp;J Arledge</b> <b>FLPI</b> <b>4909 Pinehurst Drive</b> <b>Frisco, TX 75034</b>	-	<b>Lawsuit</b> REMARKS:			X	<b>\$10,500.00</b>
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>Finova Capital Corp.</b> <b>c/o Piper Rudnick</b> <b>1717 Main St., Ste. 4600</b> <b>Dallas, TX 75201-4605</b>	-	<b>Rejected Lease</b> REMARKS:			X	<b>\$24,000.00</b>
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>Guadalupe G. McCoy</b> <b>c/o Robert J. Andreotti</b> <b>Hahn Law Firm, P.C.</b> <b>900 Jackson Street, Ste. 180</b> <b>Dallas, TX 75202</b>	-	<b>Lawsuit</b> REMARKS: <b>Judgment</b>			X	<b>\$70,000.00</b>
ACCT #:		DATE INCURRED: CONSIDERATION:				
<b>Jeanette Lewis</b> <b>7500 Marsland Lane</b> <b>Arlington, TX 76001</b>	-	<b>Lawsuit</b> REMARKS:			X	<b>\$500.00</b>
<b>Total for this Page (Subtotal) &gt;</b>						<b>\$130,000.00</b>
<b>Running Total &gt;</b>						<b>\$130,000.00</b>

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:						
Nancy Martinez c/o Rickey J. Brantley 675 N. Henderson Fort Worth, TX 76107	-	DATE INCURRED: CONSIDERATION: <b>Lawsuit</b> REMARKS:			X	\$5,000.00
ACCT #:						
Rose Anaya c/o Jerry Jarzombek 714 W. Magnolia Ave. Fort Worth, TX 76104-4609	-	DATE INCURRED: CONSIDERATION: <b>Lawsuit</b> REMARKS:			X	\$5.00
ACCT #:						
Theodore Pruitt c/o Stewart Frazer One Main Place 1201 Main St, Ste. 2470 Dallas, T 75202	-	DATE INCURRED: CONSIDERATION: <b>Lawsuit</b> REMARKS:			X	\$30,000.00
ACCT #:						
Attorney General of Texas Bankruptcy Section 10260 N. Central Expy., Ste. 210 Dallas, TX 75231-3426		DATE INCURRED: CONSIDERATION: <b>Required Notification</b> REMARKS:				
ACCT #:						
IRS - Special Procedures 1100 Commerce Street Room 9A20, 5020 DAL Dallas, TX 75242		DATE INCURRED: CONSIDERATION: <b>Required Notification</b> REMARKS:				
ACCT #:						
Tim Truman, Trustee 6851 NE Loop 820, Ste. 300 N. Richland Hills, TX 76180		DATE INCURRED: CONSIDERATION: <b>Required Notification</b> REMARKS:				
ACCT #:						
United States Attorney General 801 Cherry Street, Ste. 1700 Fort Worth, TX 76102		DATE INCURRED: CONSIDERATION: <b>Required Notification</b> REMARKS:				
Total for this Page (Subtotal) >						\$35,005.00
Running Total >						\$165,005.00



IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**  
(If Known)

## CHAPTER 13

**SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:			DATE INCURRED: CONSIDERATION: <b>Required Notification</b> REMARKS:				
<b>United States Trustee</b> <b>1100 Commerce Street</b> <b>Room 9C60</b> <b>Dallas, TX 75242</b>							
<div>Total for this Page (Subtotal) &gt;</div> <div>Running Total &gt;</div>							<div>\$0.00</div> <div>\$165,005.00</div>

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

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CHAPTER 13

**SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT  
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CHAPTER **13**

**SCHEDULE H (CODEBTORS)**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Larry Keith Lake**

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CHAPTER **13**

**SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
<b>Married</b>						
<b>Employment</b>	<b>Debtor</b>			<b>Spouse</b>		
Occupation Name of Employer How Long Employed Address of Employer				Gambler		

**Income: (Estimate of average monthly income)**

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

***SUBTOTAL***

**LESS PAYROLL DEDUCTIONS**

A. Payroll taxes (includes social security tax if B. is zero)

B. Social Security Tax

C. Insurance

D. Union dues

E. Retirement

F. Other (specify) \_\_\_\_\_

G. Other (specify) \_\_\_\_\_

***SUBTOTAL OF PAYROLL DEDUCTIONS***

***TOTAL NET MONTHLY TAKE HOME PAY***

Regular income from operation of business or profession or farm (attach detailed stmt)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

Social Security or other government assistance (specify)

Pension or retirement income

Other monthly income (specify below)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

***TOTAL MONTHLY INCOME***

**DEBTOR**

**SPOUSE**

\$0.00

\$0.00

\$0.00

\$0.00

**\$0.00**

**\$0.00**

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

**\$0.00**

**\$0.00**

**\$0.00**

**\$0.00**

\$10,000.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$1,500.00

\$0.00

\$0.00

\$0.00

\$0.00

**\$10,000.00**

**\$1,500.00**

**TOTAL COMBINED MONTHLY INCOME \$11,500.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:  
**Mr. Lake's wife gambles but according to her tax return loses as much as she wins. Therefore, the tax returns shows no earnings.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Utilities:</b> Electricity and heating fuel Water and sewer Telephone Other: Cable/Internet	\$500.00 \$200.00 \$120.00 \$100.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$500.00 \$100.00 \$100.00 \$500.00 \$500.00 \$100.00 \$416.00
<b>Insurance</b> (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$250.00 \$800.00 \$200.00
Taxes (not deducted from wages or included in home mortgage payments) Specify: Property Taxes	\$900.00
<b>Installment payments:</b> (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto Other: Other: Other:	
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: See attached personal expenses Other:	\$500.00 \$3,500.00 \$1,350.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$10,636.00</b>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$11,500.00
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$10,636.00
C. Excess income (A minus B)	\$864.00
D. Total amount to be paid into plan each <b>Monthly</b> (interval)	\$865.00

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: Larry Keith Lake

CASE NO 04-91209-DML-13

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Business Expenses  
VIP Finance

Expense	Category	Amount
Regions Bank		\$3,500.00
Total >		\$3,500.00

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**EXHIBIT TO SCHEDULE J**

*Continuation Sheet No. 1*

**Itemized Personal Expenses**

Expense	Amount
Cell	\$150.00
Lawn Care & Landscaping	\$500.00
Pool	\$400.00
Misc. Home Maintenance	\$300.00
Total >	\$1,350.00

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER		
A - Real Property	Yes	1	\$254,841.00				
B - Personal Property	Yes	6	\$773,051.65				
C - Property Claimed as Exempt	Yes	4					
D - Creditors Holding Secured Claims	Yes	1				\$400,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2				\$1,994.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3				\$165,005.00	
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1					
I - Current Income of Individual Debtor(s)	Yes	1					\$11,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	3					\$10,636.00
Total Number of Sheets of ALL Schedules		> 23					
Total Assets			> \$1,027,892.65				
Total Liabilities				> \$566,999.00			



UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: Larry Keith Lake

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CHAPTER 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature /s/ Larry Keith Lake  
Larry Keith Lake

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None ☒ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,013,083.00	2002 Income from business and gambling
\$549,610.00	2003 Income from business and gambling

**3. Payments to creditors**

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Donald Norris c/o Barret Stetson The Oaks at Turtle Creek 2929 Carlisle #360 Dallas, TX 76204	April 2004 for Judgment	\$18,500.00	\$0.00
Regions Bank Keller Branch 521 Keller Parkway Keller, TX 76248	Monthly (Last 90 days)	\$7,550.00	\$400,000.00

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Bridget Griffin	Civil Suit		Judgment & Possible Counterclaim
Citicorp Vendor Finance Inc.	Civil Suit		Judgment and Possible Counterclaim

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

<b>Donald Norris</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>
<b>EK&amp;J Arledge FLP 1</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>
<b>Finova Capital Corp.</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>
<b>Guadalupe McCoy v. Larry Lake Cause No. CC-03-15520-D</b>	<b>Civil Suit</b>	<b>County Court at Law No. 4 Dallas County, TX</b>	<b>Judgment by Plaintiff and Possible Counterclaim by Mr. Lake</b>
<b>Jeanette Lewis</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>
<b>Nancy Martinez</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>
<b>Rose Anaya</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>
<b>Theodore Pruitt</b>	<b>Civil Suit</b>		<b>Judgment and Possible Counterclaim</b>

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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**5. Repossessions, foreclosures and returns**

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**7. Gifts**

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

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**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Sherman Law Firm 1701 W. Northwest Hwy. Suite 280 Grapevine, TX 76051	11/17/2004	\$506 + \$194 filing fee

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**10. Other transfers**

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

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**15. Prior address of debtor**

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME**

**Jacque Kitchens (ex-wife)  
Keller, TX**

**Kathy Lake (current wife)**

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None      a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



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None      b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



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None      c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

**18. Nature, location and name of business**

None

☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND TAXPAYER I.D. NUMBER	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
VIP Finance 801 E. Division Arlington, TX 76011	Financing	1989-present
Cash Auto Sales	Buy and Sell Vehicles and Automobile Club	1989 to present

None

☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

☐

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Don Kelley Alexander Siegmund & Booher, P.C. 6300 Ridglea Place, Ste. 611 Fort Worth, TX 76116-5732	

None

☒

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

None

☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**NAME**

**ADDRESS**

**Don Kelley**

**Alexander Siegmund & Booher, P.C.**

**6300 Ridglea Place, Ste. 611**

**Fort Worth, TX 76116-5732**

None

☒

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**20. Inventories**

None

☐

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

<b>DATE OF INVENTORY</b>	<b>INVENTORY SUPERVISOR</b>	<b>DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)</b>
<b>11/2004</b>	<b>Larry Lake</b>	<b>\$139,787</b>
<b>12/2003</b>	<b>Larry Lake</b>	<b>\$124,000</b>

None

☒

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None

☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

☒

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None

☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

UNITED STATES BANKRUPTCY COURT  
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IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

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**24. Tax Consolidation Group**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

---

**25. Pension Funds**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

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***DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS***

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 7 sheets, and that they are true and correct.

Date \_\_\_\_\_

Signature /s/ Larry Keith Lake  
of Debtor Larry Keith Lake

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571*



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Larry Keith Lake**

CASE NO **04-91209-DML-13**

CHAPTER **13**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

*The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.*

**Chapter 7: Liquidation (\$209.00 filing fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

**Chapter 11: Reorganization (\$839.00 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$239.00 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

**ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

/s/ Larry Keith Lake

Larry Keith Lake

